

Uwharrie Investment Advisors, Inc.

Business Continuity Plan

Uwharrie Investment Advisors, Inc. has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

Contacting Us – If after a significant business disruption you cannot contact us as you usually do at 704-983-5959, you should go to our web site at www.UwharrieInvestmentAdvisors.com. If you cannot access us through either of those means, you should contact the custodian of your account. The number for Pershing Advisor Solutions is 866-698-2321. The number for our affiliate bank is Uwharrie Bank (704-983-6181).

Our Business Continuity Plan – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm’s books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: data back up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within 24 hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business as quickly as possible. In either situation, we plan to continue in business and notify you through the Uwharrie Bank website as to how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer’s prompt access to their funds.

For more information – If you have questions about our business continuity planning, you can contact us at 704-983-5959. To see the continuity plan in its entirety, refer to the continuity plan for Uwharrie Capital Corp. As a subsidiary of Uwharrie Capital, our complete continuity plan is incorporated in the comprehensive holding company plan.